

Appl. No. : **09/312,028**
Filed : **May 14, 1999**

AMENDMENTS TO THE CLAIMS

1-55: (Canceled)

56. (Currently amended) A computer-implemented method of reducing e-commerce fraud, the method comprising:

receiving a payment request at a computer system that implements a user-to-user funds transfer service, said payment request generated by a buyer via a web form of the computer system, and specifying a seller and a payment amount to transfer to the seller, said payment request being associated with a sales transaction between the buyer and the seller;

in response to the payment request, performing an automated fraud check of at least said seller, said automated fraud check comprising an automated assessment of data associated with the seller, including data obtained from a third party not directly associated with the transaction, wherein performing the automatic fraud check comprises using a risk score to assess a risk associated with the transaction;

when the automated fraud check produces an adverse indication, declining the payment request; and

when the automated fraud check does not produce an adverse indication, processing the payment request by causing the payment amount to be transferred from the buyer to the seller.

57. (Previously presented) The method of Claim 56, wherein the automated fraud check additionally includes an automated fraud check of the buyer.

58. (Previously presented) The method of Claim 56, wherein performing the automated fraud check comprises taking said payment amount into consideration in assessing a risk associated with the transaction.

59. (Canceled)

Appl. No. : **09/312,028**
Filed : **May 14, 1999**

60. (Currently amended) ~~The method of Claim 59~~ A computer-implemented method of reducing e-commerce fraud, the method comprising:

receiving a payment request at a computer system that implements a user-to-user funds transfer service, said payment request generated by a buyer via a web form of the computer system, and specifying a seller and a payment amount to transfer to the seller, said payment request being associated with a sales transaction between the buyer and the seller;

in response to the payment request, performing an automated fraud check of at least said seller, said automated fraud check comprising an automated assessment of data associated with the seller, including data obtained from a third party not directly associated with the transaction, wherein the third party is a credit bureau, and performing the automated fraud check comprises requesting credit information of the seller from the credit bureau;

when the automated fraud check produces an adverse indication, declining the payment request; and

when the automated fraud check does not produce an adverse indication, processing the payment request by causing the payment amount to be transferred from the buyer to the seller.

61. (Previously presented) The method of Claim 56, wherein performing the automated fraud check comprises using risk assessment scoring provided by said third party.

62. (Canceled)

63. (Previously presented) The method of Claim 56, wherein performing the automated fraud check comprises authenticating the seller.

64. (Previously presented) The method of Claim 56, wherein the automated fraud check is additionally performed using data collected by the computer system from the seller via one or more web forms.

65. (Canceled)

Appl. No. : **09/312,028**
Filed : **May 14, 1999**

66. (Currently amended) ~~The method of Claim 56,~~ A computer-implemented method of reducing e-commerce fraud, the method comprising:

receiving a payment request at a computer system that implements a user-to-user funds transfer service, said payment request generated by a buyer via a web form of the computer system, and specifying a seller and a payment amount to transfer to the seller, said payment request being associated with a sales transaction between the buyer and the seller;

in response to the payment request, performing an automated fraud check of at least said seller, said automated fraud check comprising an automated assessment of data associated with the seller, including data obtained from a third party not directly associated with the transaction;

when the automated fraud check produces an adverse indication, declining the payment request; and

when the automated fraud check does not produce an adverse indication, processing the payment request by causing the payment amount to be transferred from the buyer to the seller;

wherein the method comprises responding to the payment request by sending an electronic request for information to the seller, and using information returned by the seller in response to the request to perform the automated fraud check.

67. (Previously presented) The method of Claim 56, wherein performing the automated fraud check comprising using information supplied by the seller during web-based registration to assess a risk associated with the seller.

68. (Previously presented) The method of Claim 56, further comprising, when the automated fraud check produces an adverse indication, electronically notifying the buyer and the seller of said adverse indication.

Appl. No. : **09/312,028**
Filed : **May 14, 1999**

69. (Currently amended) ~~The method of Claim 56, further comprising, when the automated fraud check produces an adverse indication,~~ A computer-implemented method of reducing e-commerce fraud, the method comprising:

receiving a payment request at a computer system that implements a user-to-user funds transfer service, said payment request generated by a buyer via a web form of the computer system, and specifying a seller and a payment amount to transfer to the seller, said payment request being associated with a sales transaction between the buyer and the seller;

in response to the payment request, performing an automated fraud check of at least said seller, said automated fraud check comprising an automated assessment of data associated with the seller, including data obtained from a third party not directly associated with the transaction;

when the automated fraud check produces an adverse indication, declining the payment request and initiating a manual review by a human risk management assessor;
and

when the automated fraud check does not produce an adverse indication, processing the payment request by causing the payment amount to be transferred from the buyer to the seller.

70. (Previously presented) The method of Claim 56, wherein the sales transaction is an Internet auction transaction.

71. (Previously presented) The method of Claim 70, wherein the payment request includes an auction identifier of said auction.

72. (Canceled)

73. (Previously presented) The method of Claim 56, further comprising registering the buyer and the seller with the funds transfer service via a web-based user interface.

74-80: (Canceled)

Appl. No. : **09/312,028**
Filed : **May 14, 1999**

81. (Currently amended) A computer-readable medium having stored thereon a computer program which embodies a method of reducing e-commerce fraud, the method comprising:

receiving a payment request at a computer system that implements a user-to-user funds transfer service, said payment request generated by a buyer via a web form of the computer system, and specifying a seller and a payment amount to transfer to the seller, said payment request being associated with a sales transaction between the buyer and the seller;

in response to the payment request, performing an automated fraud check of at least said seller, said automated fraud check comprising an automated assessment of data associated with the seller, including data obtained from a third party not directly associated with the transaction, wherein performing the automatic fraud check comprises using a risk score to assess a risk associated with the transaction;

when the automated fraud check produces an adverse indication, declining the payment request; and

when the automated fraud check does not produce an adverse indication, processing the payment request by causing the payment amount to be transferred from the buyer to the seller.

82. (Previously presented) The computer-readable medium of Claim 81, wherein the automated fraud check additionally includes an automated fraud check of the buyer.

83. (Previously presented) The computer-readable medium of Claim 81, wherein performing the automated fraud check comprises taking said payment amount into consideration in assessing a risk associated with the transaction.

84. (Currently amended) The computer-readable medium of Claim 81, wherein the third party is a credit bureau, and performing the automated fraud check comprises requesting credit information of the seller from the credit bureau.

85. (Canceled)

Appl. No. : **09/312,028**
Filed : **May 14, 1999**

86. (Previously presented) The computer-readable medium of Claim 81, wherein the method comprises responding to the payment request by sending an electronic request for information to the seller, and using information returned by the seller in response to the request to perform the automated fraud check.

87. (Currently amended) ~~The computer-readable medium of Claim 81~~ A computer-readable medium having stored thereon a computer program which embodies a method of reducing e-commerce fraud, the method comprising:

receiving a payment request at a computer system that implements a user-to-user funds transfer service, said payment request generated by a buyer via a web form of the computer system, and specifying a seller and a payment amount to transfer to the seller, said payment request being associated with a sales transaction between the buyer and the seller, wherein the payment request includes an auction identifier associated with the payment request;

in response to the payment request, performing an automated fraud check of at least said seller, said automated fraud check comprising an automated assessment of data associated with the seller, including data obtained from a third party not directly associated with the transaction;

when the automated fraud check produces an adverse indication, declining the payment request; and

when the automated fraud check does not produce an adverse indication, processing the payment request by causing the payment amount to be transferred from the buyer to the seller.

88. (New) The computer-readable medium as in Claim 87, wherein performing the automatic fraud check comprises using a risk score to assess a risk associated with the transaction.

89. (New) The computer-readable medium as in Claim 87, wherein the method further comprises initiating a manual review by a human risk management assessor when the automated fraud check produces an adverse indication.

Appl. No. : **09/312,028**
Filed : **May 14, 1999**

90. (New) The computer-readable medium as in Claim 87, the third party is a credit bureau, and performing the automatic fraud check comprises requesting credit information of the seller from the credit bureau.

91. (New) The computer-readable medium as in Claim 87, in combination with said computer system, wherein the computer system is operative to execute said computer program to perform said method.

92. (New) The computer-readable medium as in Claim 81, in combination with said computer system, wherein the computer system is operative to execute said computer program to perform said method.